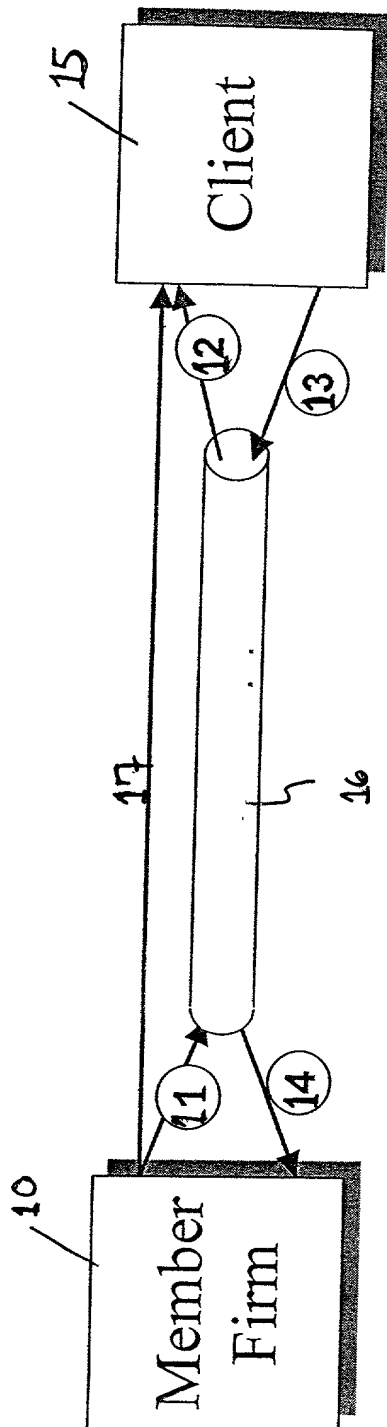


Figure 1



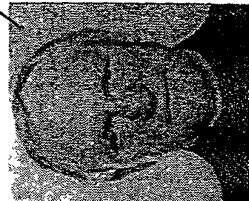



FIGURE 3

31

# Receipt

For Deposit to:

 Sovereign Bancorp

Cust Service: [www.sovereignbank.com](http://www.sovereignbank.com) or  
1-877-SOV-BANK

ABA: 101200243

Account #: 13137238

Confirm #: S360 001212 1315

Total Amount: \$600.00

December 12, 2001 1:15 PM ET  
Branchpop #1295  
4535 Englewood St  
Denver, CO

**Sovereign  
Special Offer!**

6 Month CD - 6.50%

Call for details!

0040  
Sovereign Bank  
Branchpop #1295  
4535 Englewood St  
Denver, CO 80202  
C 3 1112 11 0000453 1 0000 0001 0000

0040  
Sovereign Bank  
Branchpop #1295  
4535 Englewood St  
Denver, CO 80202  
C 3 1112 11 0000453 1 0000 0001 0000

32